

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

In re: FICKLE, STEPHANIE LEIGH

§ Case No. 15-58207-JWC

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 05/02/2015. The undersigned trustee was appointed on 05/02/2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 30,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>236.42</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>29,763.58</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/30/2015 and the deadline for filing governmental claims was 12/30/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,750.00, for a total compensation of \$3,750.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$107.85 for total expenses of \$107.85².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/29/2021

By: /s/ S. Gregory Hays
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1**Individual Estate Property Record and Report**

Exhibit A

Page: 1

Asset Cases**Case No.:** 15-58207-JWC**Case Name:** FICKLE, STEPHANIE LEIGH**Trustee Name:** (300320) S. Gregory Hays**Date Filed (f) or Converted (c):** 05/02/2015 (f)**§ 341(a) Meeting Date:** 06/09/2015**For Period Ending:** 06/29/2021**Claims Bar Date:** 12/30/2015

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1* Vacant lot, less than 1 acre 9832 Georgia Highway 193, Chickamauga, GA. Co-owned with non-filing separated spouse. (See Footnote)	12,500.00	0.00	OA	30,000.00	FA
2 House (Marital Residence) Title and Mortgage in Separated Spouse's Name In original schedules, Debtor claimed an equitable interest in property. Asset removed in amended schedules as divorce nor separation agreement has been filed creating such interest.	0.00	0.00		0.00	FA
3 Cash on Hand	20.00	0.00		0.00	FA
4 Checking account w/ Wells Fargo, xxx5082	30.00	0.00		0.00	FA
5 Household Furniture, Bed, Dining Table, Sofa, Tv	2,500.00	0.00		0.00	FA
6 Books, family photos, Compact discs, Dvds	200.00	0.00		0.00	FA
7 Clothing and shoes	500.00	0.00		0.00	FA
8 Costume Jewelry and Wedding Band/Engagement	2,000.00	0.00		0.00	FA
9 Equitable Support Obligation owed to Debtor	1,300.00	0.00		0.00	FA
10 Equitable Interest in Separated Spouse's 401 & other accounts In original schedules, Debtor claimed an equitable interest in property. Asset removed in amended schedules as divorce nor separation agreement has been filed creating such interest.	0.00	50,000.00		0.00	FA
11 2002 Ford Explorer with 150K miles Notice of abandonment filed on 10/1/15, Dkt # 16.	3,500.00	0.00	OA	0.00	FA
12 2 dogs Notice of abandonment filed on 10/1/15, Dkt # 16.	20.00	0.00	OA	0.00	FA
12 Assets Totals (Excluding unknown values)	\$22,570.00	\$50,000.00		\$30,000.00	\$0.00

RE PROP# 1 Trustee filed adversary # 20-06015 to resolve the post petition transfer of the property. \$30k received and property deemed abandoned per settlement agreement approved by Order, Dkt # 38.

Major Activities Affecting Case Closing:**Initial Projected Date Of Final Report (TFR):** 12/31/2017**Current Projected Date Of Final Report (TFR):** 06/22/2021 (Actual)

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 2

Case No.: 15-58207-JWC

Case Name: FICKLE, STEPHANIE LEIGH

For Period Ending: 06/29/2021

Trustee Name: (300320) S. Gregory Hays

Date Filed (f) or Converted (c): 05/02/2015 (f)

§ 341(a) Meeting Date: 06/09/2015

Claims Bar Date: 12/30/2015

06/29/2021

Date

/s/S. Gregory Hays

S. Gregory Hays

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 15-58207-JWC Trustee Name: S. Gregory Hays (300320)
Case Name: FICKLE, STEPHANIE LEIGH Bank Name: East West Bank
Taxpayer ID #: **_***2026 Account #: *****0365 Checking
For Period Ending: 06/29/2021 Blanket Bond (per case limit): \$31,525,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/28/20	{1}	Christopher Fickle	Purchase of Equity in TN property per Order, Dkt # 38.	1110-000	30,000.00		30,000.00
01/29/21		East West Bank	Bank and Technology Services Fees	2600-000		46.47	29,953.53
02/26/21		East West Bank	Bank and Technology Services Fees	2600-000		44.80	29,908.73
03/31/21		East West Bank	Bank and Technology Services Fees	2600-000		52.72	29,856.01
04/30/21		East West Bank	Bank and Technology Services Fees	2600-000		47.85	29,808.16
05/28/21		East West Bank	Bank and Technology Services Fees	2600-000		44.58	29,763.58

COLUMN TOTALS	30,000.00	236.42	\$29,763.58
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	30,000.00	236.42	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$30,000.00	\$236.42	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 15-58207-JWC
Case Name: FICKLE, STEPHANIE LEIGH
Taxpayer ID #: **_***2026
For Period Ending: 06/29/2021

Trustee Name: S. Gregory Hays (300320)
Bank Name: East West Bank
Account #: *****0365 Checking
Blanket Bond (per case limit): \$31,525,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$30,000.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$30,000.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****0365 Checking	\$30,000.00	\$236.42	\$29,763.58
	\$30,000.00	\$236.42	\$29,763.58

06/29/2021

Date

/s/S. Gregory Hays

S. Gregory Hays

Exhibit C **Analysis of Claims Register**

Case: 15-58207-JWC

STEPHANIE LEIGH FICKLE

Claims Bar Date: 12/30/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
ADM1	S. Gregory Hays 3343 Peachtree Road, NE East Tower, Suite 200 Atlanta, GA 30326 <2100-000 Trustee Compensation> , 200	Administrative 12/30/20		\$3,750.00 \$3,750.00	\$0.00	\$3,750.00
ADM2	S. Gregory Hays 3343 Peachtree Road, NE East Tower, Suite 200 Atlanta, GA 30326 <2200-000 Trustee Expenses> , 200	Administrative 12/30/20		\$107.85 \$107.85	\$0.00	\$107.85
ADM3	Arnall Golden Gregory LLP Attn: Michael Bargar 171 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3210-000 Attorney for Trustee Fees (Other Firm)> , 200	Administrative 01/05/21		\$13,195.75 \$13,195.75	\$0.00	\$13,195.75
ADM4	Arnall Golden Gregory LLP Attn: Michael Bargar 171 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3220-000 Attorney for Trustee Expenses (Other Firm) > , 200	Administrative 01/05/21		\$110.10 \$110.10	\$0.00	\$110.10
ADM5	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3310-000 Accountant for Trustee Fees (Trustee Firm)> , 200	Administrative 01/05/21		\$2,010.00 \$2,010.00	\$0.00	\$2,010.00
ADM6	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3320-000 Accountant for Trustee Expenses (Trustee Firm)> , 200	Administrative 01/05/21		\$97.29 \$97.29	\$0.00	\$97.29

Exhibit C
Analysis of Claims Register

Case: 15-58207-JWC

STEPHANIE LEIGH FICKLE

Claims Bar Date: 12/30/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
ADM7	Clerk, United States Bankruptcy Court 1340 Russell Federal Building 75 Ted Turner Drive, SW Atlanta, GA 30303 <2700-000 Clerk of the Court Fees> , 200	Administrative 01/05/21		\$350.00 \$350.00	\$0.00	\$350.00
Per Order, Dkt # 41. Deferred Filing Fee for Adversary 20-ap-6015.						
1	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Sears/CBNA	Unsecured 10/07/15		\$5,149.05 \$5,149.05	\$0.00	\$5,149.05
2	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/07/15		\$8,115.57 \$8,115.57	\$0.00	\$8,115.57
3	Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corporation of America Holdings PO Box 10587 Greenville, SC 29603-0587 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/07/15		\$70.53 \$70.53	\$0.00	\$70.53
4	Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corporation of America Holdings PO Box 10587 Greenville, SC 29603-0587 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/07/15		\$47.01 \$47.01	\$0.00	\$47.01

Exhibit C

Analysis of Claims Register

Case: 15-58207-JWC

STEPHANIE LEIGH FICKLE

Claims Bar Date: 12/30/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corporation of America Holdings PO Box 10587 Greenville, SC 29603-0587 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/07/15		\$26.96 \$26.96	\$0.00	\$26.96

Case Total: \$0.00 \$33,030.11

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-58207-JWC

Case Name: STEPHANIE LEIGH FICKLE

Trustee Name: S. Gregory Hays

Balance on hand: \$ 29,763.58

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 29,763.58

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - S. Gregory Hays	3,750.00	0.00	3,750.00
Accountant for Trustee, Fees - Hays Financial Consulting, LLC	2,010.00	0.00	2,010.00
Accountant for Trustee, Expenses - Hays Financial Consulting, LLC	97.29	0.00	97.29
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00
Trustee, Expenses - S. Gregory Hays	107.85	0.00	107.85
Attorney for Trustee Fees (Other Firm) - Arnall Golden Gregory LLP	13,195.75	0.00	13,195.75
Attorney for Trustee Expenses (Other Firm) - Arnall Golden Gregory LLP	110.10	0.00	110.10

Total to be paid for chapter 7 administrative expenses: \$ 19,620.99

Remaining balance: \$ 10,142.59

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 10,142.59

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 10,142.59

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$13,409.12 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 75.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD, LLC its successors and assigns as assignee of Citibank, N.A.	5,149.05	0.00	3,894.72
2	PYOD, LLC its successors and assigns as assignee of Citibank, N.A.	8,115.57	0.00	6,138.58
3	Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corporation of America Holdings	70.53	0.00	53.35
4	Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corporation of America Holdings	47.01	0.00	35.56
5	Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corporation of America Holdings	26.96	0.00	20.38

Total to be paid for timely general unsecured claims: \$ 10,142.59
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00